

SERFF Tracking Number: UHLC-128292791 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:  
 Company Tracking Number: AS2539ST (02-12)  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/AS2539ST (02-12)

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128292791 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num:

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: AS2539ST (02-12)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick,

Bobbie Walton, Lisa Muhammad

Date Submitted: 04/24/2012

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: AS2539ST (02-12)

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 04/25/2012

State Status Changed: 04/25/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: AS2539ST (02-12)

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is substantially similar in content to advertising previously approved by the Department on 01/05/2010 under DOI Tracking Number 44306.

Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

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State Narrative:

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. 215-902-8444 [Phone]  
Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
185 Asylum Street Group Code: 707 Company Type: Life and Health  
Hartford, CT 06103 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$350.00  
Retaliatory? No  
Fee Explanation: \$50.00 x 7 = \$350.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$350.00	04/24/2012	58523786

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/25/2012	04/25/2012

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## Disposition

Disposition Date: 04/25/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	SOV	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number: AS2539ST (02-12)

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
<b>Status</b>						
Filed-Closed 04/25/2012	AS2539ST (02-12)	Advertising PRINT AD	Initial		45.000	AS2539ST (02-12).pdf
Filed-Closed 04/25/2012	AS2540ST (02-12)	Advertising PRINT AD	Initial		45.000	AS2540ST (02-12).pdf
Filed-Closed 04/25/2012	AS2541ST (02-12)	Advertising PRINT AD	Initial		45.000	AS2541ST (02-12).pdf
Filed-Closed 04/25/2012	AS2542ST (02-12)	Advertising PRINT AD	Initial		45.000	AS2542ST (02-12).pdf
Filed-Closed 04/25/2012	AS2543ST (02-12)	Advertising PRINT AD	Initial		45.000	AS2543ST (02-12).pdf
Filed-Closed 04/25/2012	CA25000S T (02-12)	Advertising SELF MAILER	Initial		45.000	CA25000ST (02-12).pdf
Filed-Closed 04/25/2012	CA25001S T (02-12)	Advertising SELF MAILER	Initial		45.000	CA25001ST (02-12).pdf



# This could be just what you've been missing.

## Two plans – more complete health coverage

Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

### AARP Medicare Supplement Plans

Medicare supplement plans help pay for some of the remaining out-of-pocket expenses not paid for by Medicare. There are a variety of plans available to choose from. With any plan you choose, you can:

- See specialists without referrals
- Keep your own doctor who accepts Medicare patients
- Have virtually no claim forms
- Enjoy insurance that travels with you anywhere in the U.S.
- Take advantage of competitive rates

### AARP MedicareRx Plans

These plans help provide protection from unexpected changes in prescription drug costs. AARP MedicareRx Plans feature:

- No annual deductible
- Coverage for thousands of prescription drugs
- Predictable co-pays and monthly premiums
- More than 65,000 network pharmacies nationwide
- Help with paying for prescription costs not covered by Medicare

**[Call today for more information  
about how these two plans can work  
together for you.]**

**<Agent Name>**

[Licensed Insurance Agent  
Contracted with UnitedHealthcare]

**<1-888-888-8888, TTY 711>**

**<Agent@email.com>]**

**AARP®** | Medicare Supplement Plans  
insured by **UnitedHealthcare  
Insurance Company**

**AARP®** | MedicareRx Plans  
insured through **UnitedHealthcare**

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You do not need to be an AARP Member to enroll in an AARP MedicareRx Plan. AARP does not employ or endorse agents, brokers or producers.

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

**This is a solicitation of insurance. An agent/producer may contact you.**

An agent/producer can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

These Medicare Prescription Drug Plans (PDPs) are insured by UnitedHealthcare Insurance Company or UnitedHealthcare Insurance Company of New York, for New York residents (together called "UnitedHealthcare"). UnitedHealthcare contracts with the Federal government as a Medicare-approved Part D sponsor.

All decisions about prescription drugs are between you and your physician or other health care provider.

If you prefer, you can contact UnitedHealthcare for more information at <1-888-867-5564>, TTY 711, from 8 a.m. to 8 p.m. local time, 7 days a week.



*AARP® Medicare Supplement Plan  
+  
AARP® MedicareRx Plan  
=  
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**AARP Medicare Supplement Insurance** is offered in a variety of plans to help fit your needs. Medicare supplement plans help pay for some of the remaining out-of-pocket medical costs not paid for by Medicare. With any plan you choose, you can:

- See specialists without referrals
- Keep your own doctor who accepts Medicare patients
- Have virtually no claim forms
- Enjoy insurance that goes with you anywhere you travel in the U.S.

**AARP MedicareRx Plans** are prescription drug plans that provide coverage for the high cost of most prescription drugs (not paid for by Medicare Parts A and B). AARP MedicareRx Plans feature:

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- Predictable co-pays and monthly premiums
- Coverage for thousands of prescription drugs
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**AARP®** | **Medicare Supplement Plans**  
insured by **UnitedHealthcare Insurance Company**

**AARP®** | **MedicareRx Plans**  
insured through **UnitedHealthcare**

**[Call today for more information [or to reserve your seat at a local meeting where you could learn] about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.**

<Date>, <Time>                      <Date>, <Time>  
<Venue>                                      <Venue>  
<Street Address>                      <Street Address>  
<City>, <State> <Zip>                      <City>, <State> <Zip>]

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call [<1-888-888-8888, TTY 711>].

**[<Agent Name>]**

[Licensed Insurance Agent Contracted  
with UnitedHealthcare]

**[<1-888-888-8888, TTY 711>**

**<Agent@email.com>]**

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AARP® Medicare Supplement Plan  
+  
AARP® MedicareRx Plan  
=  
More complete health coverage.

**It's simple math.**

**Together, both plans could protect you from out-of-pocket costs.**

Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx Plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

- **AARP Medicare Supplement Insurance** is offered in a variety of plans to help fit your needs. Medicare supplement plans help pay for some of the remaining out-of-pocket medical costs not paid for by Medicare.
- **AARP MedicareRx Plans are prescription drug plans** that provide coverage for the high cost of most prescription drugs (not paid for by Medicare Parts A and B).

**Together, both plans help provide more complete health coverage.**

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insured by **UnitedHealthcare Insurance Company**

**AARP®** | MedicareRx Plans  
insured through **UnitedHealthcare**

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**[Date], [Time]  
[Venue]  
[Street Address]  
[City], [State] [Zip]**

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[Street Address]  
[City], [State] [Zip]**

**[Agent Name]**

[Licensed Insurance Agent Contracted with UnitedHealthcare]

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AS2541ST (02-12)

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**[Call today for  
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**[<Agent Name>]**  
[Licensed Insurance Agent Contracted  
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**[<Agent@email.com>]**

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**[Call today for more information.]**

**[Agent Name]**

[Licensed Insurance Agent Contracted with UnitedHealthcare]

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[Company Name]  
[Address]  
[City], [ST] [ZIP]

[First Name] [Last Name]  
[Address]  
[City], [ST] [ZIP]

## Looking for an answer to your health care needs?

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**AARP**® | MedicareRx Plans  
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This is an advertisement.

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CA25000ST (02-12)

# It's simple math...

*AARP® Medicare Supplement Plan*

*+*

*AARP® MedicareRx Plan*

*=*

*More complete health coverage.*

See inside for details.



# It's simple math.

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**[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]**

[Date], [Time]

[Venue]

[Street Address]

[City], [State] [Zip]

[Date], [Time]

[Venue]

[Street Address]

[City], [State] [Zip]

**[Agent Name]**

[Licensed Insurance Agent Contracted with UnitedHealthcare]

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[Company Name]  
[Address]  
[City], [ST] [ZIP]

[First Name] [Last Name]  
[Address]  
[City], [ST] [ZIP]

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**AARP**® | MedicareRx Plans  
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CA25001ST (02-12)

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*AARP® Medicare Supplement Plan*

*+*

*AARP® MedicareRx Plan*

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*More complete health coverage.*

See inside for details.

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**[Call today for more information.]**

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All decisions about prescription drugs are between you and your physician or other health care provider.

If you prefer, you can contact UnitedHealthcare for more information at <1-888-867-5564>, TTY 711, from 8 a.m. to 8 p.m. local time, 7 days a week.

SERFF Tracking Number: UHLC-128292791 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:  
Company Tracking Number: AS2539ST (02-12)  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT  
Project Name/Number: ADVERTISING/AS2539ST (02-12)

## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> SOV	Filed-Closed	<b>Date:</b> 04/25/2012
<b>Comments:</b>		
<b>Attachment:</b>		
ST SOV.pdf		

## Statement of Variability

**Ad/Flyer:** AS2539ST (02-12)

Variable	Description
<i>Front:</i>	
[Call today for more information about how these two plans can work together for you.  <Agent Name> [Licensed Insurance Agent Contracted with UnitedHealthcare] <1-888-888-8888, TTY 711> <Agent@email.com>]	Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.
<i>Back:</i>	
<1-888-867-5564>	Phone number may vary.

**Ad/Flyer:** AS2540ST (02-12)

Variable	Description
<i>Front:</i>	
[Call today for more information [or to reserve your seat at a local meeting where you could learn] about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.  <Date>, <Time> <Venue> <Street Address> <City>, <State> <Zip>]  [<Agent Name>] [Licensed Insurance Agent Contracted with UnitedHealthcare] [<1-888-888-8888, TTY 711> <Agent@email.com>]  [<1-888-888-8888, TTY 711>]	Date, time, and location will be filled in if there is a meeting.  Agent contact information. Each agent will include his/her own name, phone number, and e-mail address.  If a meeting is not scheduled, this information will be removed. If there is a meeting, a phone number will be added.
<i>Back:</i>	
<1-888-867-5564>	Phone number may vary.

**Ad/Flyer: AS2541ST (02-12)**

Variable	Description
<i>Front:</i>	
<p>[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]</p> <p>[Date], [Time] [Venue] [Street Address] [City], [State] [Zip]</p> <p>[Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com]</p> <p>[&lt;1-888-888-8888, TTY 711&gt;]</p>	<p>Date, time, and location will be filled in if there is a meeting.</p> <p>Agent contact information. Each agent will include his/her own name, phone number, and e-mail address.</p> <p>If a meeting is not scheduled, this information will be removed. If there is a meeting, a phone number will be added.</p>
<1-888-867-5564>	Phone number may vary.

**Ad/Flyer: AS2542ST (02-12)**

Variable	Description
<i>Front:</i>	
<p>[Call today for more information.]</p> <p>[&lt;Agent Name&gt;] [Licensed Insurance Agent Contracted with UnitedHealthcare] [&lt;1-888-888-8888, TTY 711&gt; &lt;Agent@email.com&gt;]</p>	<p>Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.</p>
<i>Back:</i>	
<1-888-867-5564>	Phone number may vary.

**Ad/Flyer: AS2543ST (02-12)**

<b>Variable</b>	<b>Description</b>
<i>Front:</i>	
[Call today for more information.]  [Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com]	Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.
<1-888-867-5564>	Phone number may vary.

**Self-Mailer: CA25000ST (02-12)**

<b>Variable</b>	<b>Description</b>
<i>Outside panel:</i>	
[Company Name] [Address] [City], [ST] [ZIP]  [First Name] [Last Name] [Address] [City], [ST] [ZIP]	Company name and mailing address may vary.  Customer name and address will vary.
<i>Inside panel:</i>	
[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]  [Date], [Time] [Venue] [Street Address] [City], [State] [Zip]  [Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com]  [<1-888-888-8888, TTY 711>]	Date, time, and location will be filled in if there is a meeting.  Agent contact information. Each agent will include his/her own name, phone number, and e-mail address.  If a meeting is not scheduled, this information will be removed. If there is a meeting, a phone number will be added.
<1-888-867-5564>	Phone number may vary.

**Self-Mailer: CA25001ST (02-12)**

<b>Variable</b>	<b>Description</b>
<i>Outside panel:</i>	
[Company Name] [Address] [City], [ST] [ZIP]	Company name and mailing address may vary.
[First Name] [Last Name] [Address] [City], [ST] [ZIP]	Customer name and address will vary.
<i>Inside panel:</i>	
[Call today for more information.]  [Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com]	Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.
<1-888-867-5564>	Phone number may vary.